

**Fill in this information to identify the case:**

Debtor 1 Michael K Gay

Debtor 2 \_\_\_\_\_

(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio (State)

Case number 18-57618

**Official Form 427**

**Cover Sheet for Reaffirmation Agreement**

12/15

Anyone who is a party to a reaffirmation agreement may fill out and file this form. Fill it out completely, attach it to the reaffirmation agreement, and file the documents within the time set under Bankruptcy Rule 4008.

**Part 1: Explain the Repayment Terms of the Reaffirmation Agreement**

1. Who is the creditor? Ally Bank  
Name of the creditor

2. How much is the debt? On the date that the bankruptcy case is filed \$8,604.37  
To be paid under the reaffirmation agreement \$8,506.96  
\$162.03 per month for 67 months (if fixed interest rate)

3. What is the Annual Percentage Rate (APR) of interest? (See Bankruptcy Code § 524(k)(3)(E).)  
Before the bankruptcy case was filed 9.24%  
Under the reaffirmation agreement 9.24% ☒ Fixed  
☐ Adjustable Rate

4. Does collateral secure the debt? ☐ No  
☒ Yes. Describe the collateral. 2016 CHEVROLET SONIC VIN: 1G1JC5SH9G4161728  
Current market value \$10,275.00

5. Does the creditor assert that the debt is nondischargeable? ☒ No  
☐ Yes. Attach an explanation of the nature of the debt and the basis for contending that the debt is nondischargeable.

6. Using Information from Schedule I: Your Income (Official Form 106I) and Schedule J: Your Expenses (Official Form 106J), fill in the amounts.

Income and expenses reported on Schedules I and J		Income and expenses stated on the reaffirmation agreement	
6a. Combined monthly income from line 12 of Schedule I	\$ <u>2731.69</u>	6e. Monthly income from all sources after payroll deductions	\$ <u>2731.69</u>
6b. Monthly expense from line 22c of Schedule J	- \$ <u>2726.70</u>	6f. Monthly expenses	- \$ <u>2726.70</u>
6c. Monthly payments on all reaffirmed debts not listed on Schedule J	- \$ <u>0</u>	6g. Monthly payments on all reaffirmed debts not included in after payroll deductions	- \$ <u>0</u>
6d. Scheduled net monthly income	\$ <u>4.99</u>	6h. Present net monthly income	\$ <u>4.99</u>
Subtract lines 6b and 6c from 6a.		Subtract lines 6f and 6g from 6e.	
If the total is less than 0, put the number in brackets.		If the total is less than 0, put the number in brackets.	

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Debtor 1

Michael K Gay

First Name

Middle Name

Last Name

Case Number (if known) 18-57618

7. Are the income amounts on the lines 6a and 6e different?



No



Yes. Explain why they are different and complete line 10.

8. Are the expense amounts on line 6b and 6f different?



No



Yes. Explain why they are different and complete line 10.

9. Is the net monthly income in line 6h less than 0?



No



Yes. A presumption of hardship arises (unless creditor is a credit union). Explain how the debtor will make monthly payments on the reaffirmed debt and pay other living expenses. Complete line 10.

10. Debtor's certification about lines 7-9

I certify that each explanation on lines 7-9 is true and correct.

If any answer on line 7-9 is Yes, the debtor must sign here.

If all the answers on lines 7-9 are No, go to line 11.

Signature of Debtor 1

Signature of Debtor 2 (Spouse Only in a Joint Case)

11. Did an attorney represent the debtor in negotiating the reaffirmation agreement?



No



Yes. Has the attorney executed a declaration or an affidavit to support the reaffirmation agreement?



No



Yes

## Part 2: Sign Here

Whoever fills out this form must sign here.

I certify that the attached agreement is a true and correct copy of the reaffirmation agreement between the parties identified on this Cover Sheet for Reaffirmation Agreement.

Signature

Date

MM / DD / YYYY

Printed Name

Check one:



Debtor or Debtor's Attorney



Creditor or Creditor's Attorney

Check one.

- ☐ Presumption of Undue Hardship  
☒ No Presumption of Undue Hardship

See Debtor's Statement in Support of Reaffirmation, Part II below, to determine which box to check.

UNITED STATES BANKRUPTCY COURT  
Southern District of Ohio

In re Michael K. Gay,  
Debtor(s)

Case No. 18-57618

Chapter 7

REAFFIRMATION DOCUMENTS

Name of Creditor: Ally Bank

☐ Check this box if Creditor is a Credit Union

I. REAFFIRMATION AGREEMENT

Reaffirming a debt is a serious financial decision. Before entering into this Reaffirmation Agreement, you must review the important disclosures, instructions, and definitions found in Part V of this Reaffirmation Documents packet.

1. Brief description of the original agreement being reaffirmed: Auto – Contract  
*For example, auto loan*
2. **AMOUNT REAFFIRMED:** \$8,506.96

The Amount Reaffirmed is the entire amount that you are agreeing to pay. This may include unpaid principal, interest, and fees and costs (if any) arising on or before the date you sign this Reaffirmation Agreement.

*See the definition of "Amount Reaffirmed" in Part V.C below.*

3. The **ANNUAL PERCENTAGE RATE** applicable to the Amount Reaffirmed is 9.24%.

*See definition of "Annual Percentage Rate" in Part V.C below.*

This is a (check one) ☒ Fixed rate ☐ Variable rate

If the loan has a variable rate, the future interest rate may increase or decrease from the Annual Percentage Rate disclosed here.

4. Reaffirmation Agreement Repayment Terms:

- ☒ 67 regular monthly payments of \$162.03 starting on January 9, 2019.
- ☐ Describe repayment terms, including whether future payment amount(s) may be different from the initial payment amount.

5. Describe the collateral, if any, securing the debt:

Description: 2016 CHEVROLET SONIC VIN: 1G1JC5SH9G4161728  
Current Market Value: \$10,275.00

6. Did the debt that is being reaffirmed arise from the purchase of the collateral described above?

☒ Yes ☐ No

If yes, what was the purchase price for the collateral? \$8,895.63  
If no, what was the amount of the original loan? \$           

7. Detail the changes made by this Reaffirmation Agreement to the most recent credit terms on the reaffirmed debt and any related agreement:

	Terms as of the Date of Bankruptcy	Terms After Reaffirmation
Balance due ( <i>including fees and costs</i> )	<u>\$8,604.37</u>	<u>\$8,506.96</u>
Annual Percentage Rate	<u>9.24%</u>	<u>9.24%</u>
Monthly Payment	<u>\$162.03</u>	<u>\$162.03</u>

8. ☐ Check this box if the creditor is agreeing to provide you with additional future credit in connection with this Reaffirmation Agreement. Describe the credit limit, the Annual Percentage Rate that applies to future credit and any other terms on future purchases and advances using such credit: \_\_\_\_\_

**II. DEBTOR'S STATEMENT IN SUPPORT  
OF REAFFIRMATION AGREEMENT**

1. Were you represented by ~~an~~ attorney during the course of negotiating this agreement?  
Check one. ☒ Yes ☐ No
2. Is the creditor a credit union?  
Check one. ☐ Yes ☒ No



3. If your answer to EITHER question 1. or 2. above is "No" complete a. and b. below.

a. My present monthly income and expenses are:

- i. Monthly income from all sources after payroll deductions (take-home pay plus any other income) \$ 2731.69
- ii. Monthly expenses (including all reaffirmed debts except this one) \$ 2564.67
- iii. Amount available to pay this reaffirmed debt (subtract ii. from i.) \$ 167.02
- iv. Amount of monthly payment required for this reaffirmed debt \$ 162.03

*If the monthly payment on this reaffirmed debt (line iv.) is **greater than** the amount you have available to pay this reaffirmed debt (line iii.), you must check the box at the top of page one that says "Presumption of Undue Hardship." Otherwise, you must check the box at the top of page one that says "No Presumption of Undue Hardship."*

b. I believe that this reaffirmation agreement will not impose an undue hardship on my dependents or on me because:

Check one of the two statements below, if applicable:

- ☒ I can afford to make the payments on the reaffirmed debt because my monthly income is greater than my monthly expenses even after I include in my expenses the monthly payments on all debts I am reaffirming, including this one.
- ☐ I can afford to make the payments on the reaffirmed debt even though my monthly income is less than my monthly expenses after I include in my expenses the monthly payments on all debts I am reaffirming, including this one, because: \_\_\_\_\_

Use an additional page if needed for a full explanation.

4. If my answers to BOTH questions 1. and 2. above were "Yes", check the following statement, if applicable:

- ☐ I believe this reaffirmation agreement is in my financial interest and I can afford to make the payments on the reaffirmed debt.

*Also, check the box at the top of page one that says "No Presumption of Undue Hardship."*

### III. CERTIFICATION BY DEBTOR(S) AND SIGNATURES OF PARTIES

I (We) hereby certify that:

- i. I (We) agree to reaffirm the debt described above.
- ii. Before signing this reaffirmation agreement, I (we) read the terms disclosed in this Reaffirmation Agreement (Part I) and the Disclosure Statement, Instructions and Definitions included in Part V below;
- iii. The Debtor's Statement in Support of Reaffirmation Agreement (Part II above) is true and complete;
- iv. I am (We are) entering into this agreement voluntarily and am (are) fully informed of my (our) rights and responsibilities; and
- v. I (We) have received a copy of this completed and signed Reaffirmation Documents packet.

SIGNATURE(S):

Date 2-8-2019

Signature [Signature]  
Debtor

Date \_\_\_\_\_

Signature \_\_\_\_\_  
Joint Debtor, if any

If this is a joint reaffirmation agreement, both debtors must sign.

### Reaffirmation Agreement Terms Accepted by Creditor:

Creditor

Ally Bank  
Print Name

PO Box 130424, Roseville, MN 55113-0004

Address

Rachel Atchison  
Print Name of Representative

Rachel Atchison  
Signature

2-19-19  
Date

### IV. CERTIFICATION BY DEBTOR'S ATTORNEY (IF ANY)

To be filed only if the attorney represented the debtor during the course of negotiating this agreement.

✓ I hereby certify that: (1) this agreement represents a fully informed and voluntary agreement by the debtor; (2) this agreement does not impose an undue hardship on the debtor or any dependent of the debtor; and (3) I have fully advised the debtor of the legal effect and consequences of this agreement and any default under this agreement.

☐ A presumption of undue hardship has been established with respect to this agreement. In my opinion, however, the debtor is able to make the required payment.

Check box, if the presumption of undue hardship box is checked on page 1 and the creditor is not a Credit Union.

Date: 2/7/19 Signature of Debtor's Attorney

[Signature]

Print Name of Debtor's Attorney

Brooke Elliott

## **V. DISCLOSURE STATEMENT AND INSTRUCTIONS TO DEBTOR**

**Before agreeing to reaffirm a debt, review the terms disclosed in the Reaffirmation Agreement (Part I) and these additional important disclosures and instructions.**

**Reaffirming a debt is a serious financial decision.** The law requires you to take certain steps to make sure the decision is in your best interest. If these steps, detailed in Part B below, are not completed, the reaffirmation agreement is not effective, even though you have signed it.

### **A. DISCLOSURE STATEMENT**

1. **What are your obligations if you reaffirm a debt?** A reaffirmed debt remains your personal legal obligation. Your reaffirmed debt is not discharged in your bankruptcy case. That means that if you default on your reaffirmed debt after your bankruptcy case is over, your creditor may be able to take your property or your wages. Your obligations will be determined by the reaffirmation agreement, which may have changed the terms of the original agreement. If you are reaffirming an open end credit agreement, that agreement or applicable law may permit the creditor to change the terms of that agreement in the future under certain conditions.
2. **Are you required to enter into a reaffirmation agreement by any law?** No, you are not required to reaffirm a debt by any law. Only agree to reaffirm a debt if it is in your best interest. Be sure you can afford the payments that you agree to make.
3. **What if your creditor has a security interest or lien?** Your bankruptcy discharge does not eliminate any lien on your property. A "lien" is often referred to as a security interest, deed of trust, mortgage, or security deed. The property subject to a lien is often referred to as collateral. Even if you do not reaffirm and your personal liability on the debt is discharged, your creditor may still have a right under the lien to take the collateral if you do not pay or default on the debt. If the collateral is personal property that is exempt or that the trustee has abandoned, you may be able to redeem the item rather than reaffirm the debt. To redeem, you make a single payment to the creditor equal to the current value of the collateral, as the parties agree or the court determines.
4. **How soon do you need to enter into and file a reaffirmation agreement?** If you decide to enter into a reaffirmation agreement, you must do so before you receive your discharge. After you have entered into a reaffirmation agreement and all parts of this Reaffirmation Documents packet requiring a signature have been signed, either you or the creditor should file it as soon as possible. The signed agreement must be filed with the court no later than 60 days after the first date set for the meeting of creditors, so that the court will have time to schedule a hearing to approve the agreement if approval is required.
5. **Can you cancel the agreement?** You may rescind (cancel) your reaffirmation agreement at any time before the bankruptcy court enters your discharge, or during the 60-day period that begins on the date your reaffirmation agreement is filed with the court, whichever occurs later. To rescind (cancel) your reaffirmation agreement, you must notify the creditor that your reaffirmation agreement is rescinded (or canceled). Remember that you can rescind the agreement, even if the court approves it, as long as you rescind within the time allowed.

**6. When will this reaffirmation agreement be effective?**

**a. If you were represented by an attorney during the negotiation of your reaffirmation agreement**

- i. **if the creditor is not a Credit Union**, your reaffirmation agreement becomes effective upon filing with the court unless the reaffirmation is presumed to be an undue hardship in which case the agreement becomes effective only after the court approves it;
- ii. **if the creditor is a Credit Union**, your reaffirmation agreement becomes effective when it is filed with the court.

**b. If you were not represented by an attorney during the negotiation of your reaffirmation agreement**, the reaffirmation agreement will not be effective unless the court approves it. To have the court approve your agreement, you must file a motion. See Instruction 5, below. The court will notify you and the creditor of the hearing on your reaffirmation agreement. You must attend this hearing, at which time the judge will review your Reaffirmation Agreement. If the judge decides that the reaffirmation agreement is in your best interest, the agreement will be approved and will become effective. However, if your reaffirmation agreement is for a consumer debt secured by a mortgage, deed of trust, security deed, or other lien on your real property, like your home, you do not need to file a motion or get court approval of your reaffirmation agreement.

**7. What if you have questions about what a creditor can do?** If you have questions about reaffirming a debt or what the law requires, consult with the attorney who helped you negotiate this agreement. If you do not have an attorney helping you, you may ask the judge to explain the effect of this agreement to you at the hearing to approve the reaffirmation agreement. When this disclosure refers to what a creditor "may" do, it is not giving any creditor permission to do anything. The word "may" is used to tell you what might occur if the law permits the creditor to take the action.

**B. INSTRUCTIONS**

1. Review these Disclosures and carefully consider your decision to reaffirm. If you want to reaffirm, review and complete the information contained in the Reaffirmation Agreement (Part I above). If your case is a joint case, both spouses must sign the agreement if both are reaffirming the debt.
2. Complete the Debtor's Statement in Support of Reaffirmation Agreement (Part II above). Be sure that you can afford to make the payments that you are agreeing to make and that you have received a copy of the Disclosure Statement and a completed and signed Reaffirmation Agreement.
3. If you were represented by an attorney during the negotiation of your Reaffirmation Agreement, your attorney must sign and date the Certification By Debtor's Attorney section (Part IV above).
4. You or your creditor must file with the court the original of this Reaffirmation Documents packet and a completed Reaffirmation Agreement Cover Sheet (Official Bankruptcy Form 427).
5. *If you are not represented by an attorney, you must also complete and file with the court a separate document entitled "Motion for Court Approval of Reaffirmation Agreement" unless your reaffirmation agreement is for a consumer debt secured by a lien on your real property, such as your home. You can use Form B2400B to do this.*



### C. DEFINITIONS

1. **"Amount Reaffirmed"** means the total amount of debt that you are agreeing to pay (reaffirm) by entering into this agreement. The amount of debt includes any unpaid fees and costs arising on or before the date you sign this agreement that you are agreeing to pay. Your credit agreement may obligate you to pay additional amounts that arise after the date you sign this agreement. You should consult your credit agreement to determine whether you are obligated to pay additional amounts that may arise after the date of this agreement.
2. **"Annual Percentage Rate"** means the interest rate on a loan expressed under the rules required by federal law. The annual percentage rate (as opposed to the "stated interest rate") tells you the full cost of your credit including many of the creditor's fees and charges. You will find the annual percentage rate for your original agreement on the disclosure statement that was given to you when the loan papers were signed or on the monthly statements sent to you for an open end credit account such as a credit card.
3. **"Credit Union"** means a financial institution as defined in 12 U.S.C. § 461(b)(1)(A)(iv). It is owned and controlled by and provides financial services to its members and typically uses words like "Credit Union" or initials like "C.U." or "F.C.U." in its name.

**Fill in this information to identify your case:**

Debtor 1 **Michael K Gay**

Debtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the: **SOUTHERN DISTRICT OF OHIO**

Case number  
(If known)

Check if this is:

- ☐ An amended filing  
☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

**Official Form 106I**

**Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment**

**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

**Employment status**

**Occupation**

**Employer's name**

**Employer's address**

**Debtor 1**

- ☒ Employed  
☐ Not employed

**Night Auditor**

**MCR Property Management 4 LLC**

**1503 LBJ Freeway Suite 300  
Dallas, TX 75234**

**Debtor 2 or non-filing spouse**

- ☐ Employed  
☐ Not employed

**How long employed there?** **4 Years**

**Part 2: Give Details About Monthly Income**

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

**For Debtor 1**

**For Debtor 2 or non-filing spouse**

**2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.**

**2. \$ 3,592.29 \$ N/A**

**3. Estimate and list monthly overtime pay.**

**3. +\$ 0.00 +\$ N/A**

**4. Calculate gross income. Add line 2 + line 3.**

**4. \$ 3,592.29 \$ N/A**

Debtor 1: **Michael K Gay**

Case number (if known):

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 3,592.29	\$ N/A
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 694.07	\$ N/A
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ N/A
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ N/A
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ N/A
5e. Insurance	5e. \$ 166.53	\$ N/A
5f. Domestic support obligations	5f. \$ 0.00	\$ N/A
5g. Union dues	5g. \$ 0.00	\$ N/A
5h. Other deductions. Specify:	5h. \$ 0.00	\$ N/A
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 860.60	\$ N/A
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. \$ 2,731.69	\$ N/A
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ N/A
8b. Interest and dividends	8b. \$ 0.00	\$ N/A
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ N/A
8d. Unemployment compensation	8d. \$ 0.00	\$ N/A
8e. Social Security	8e. \$ 0.00	\$ N/A
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ 0.00	\$ N/A
8g. Pension or retirement income	8g. \$ 0.00	\$ N/A
8h. Other monthly income. Specify:	8h. \$ 0.00	\$ N/A
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 0.00	\$ N/A
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 2,731.69 + \$ N/A = \$ 2,731.69	
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:		
	11. +\$ 0.00	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ 2,731.69	<b>Combined monthly income</b>
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain:		

**Fill in this information to identify your case:**

Debtor 1 **Michael K Gay**

Debtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the: **SOUTHERN DISTRICT OF OHIO**

Case number  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

**Official Form 106J**

**Schedule J: Your Expenses**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household**

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.

Do not state the dependents names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

**Your expenses**

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ **1,081.93**

If not included in line 4:

4a. Real estate taxes

4a. \$ **0.00**

4b. Property, homeowner's, or renter's insurance

4b. \$ **0.00**

4c. Home maintenance, repair, and upkeep expenses

4c. \$ **200.00**

4d. Homeowner's association or condominium dues

4d. \$ **0.00**

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ **0.00**



Debtor 1 **Michael K Gay**

Case number (if known)

**6. Utilities:**

6a. Electricity, heat, natural gas	6a. \$	200.00
6b. Water, sewer, garbage collection	6b. \$	25.00
6c. Telephone, cell phone, internet, satellite, and cable services	6c. \$	0.00
6d. Other. Specify: <b>internet</b>	6d. \$	60.00
<b>cell phone</b>	\$	137.00

**7. Food and housekeeping supplies**

7. \$ 375.00

**8. Childcare and children's education costs**

8. \$ 0.00

**9. Clothing, laundry, and dry cleaning**

9. \$ 80.00

**10. Personal care products and services**

10. \$ 40.00

**11. Medical and dental expenses**

11. \$ 50.00

**12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.**

12. \$ 150.00

**13. Entertainment, clubs, recreation, newspapers, magazines, and books**

13. \$ 50.00

**14. Charitable contributions and religious donations**

14. \$ 0.00

**15. Insurance.**

Do not include insurance deducted from your pay or included in lines 4 or 20.

**15a. Life insurance**

15a. \$ 12.74

**15b. Health insurance**

15b. \$ 0.00

**15c. Vehicle insurance**

15c. \$ 103.00

**15d. Other insurance. Specify:**

15d. \$ 0.00

**16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:**

16. \$ 0.00

**17. Installment or lease payments:**

**17a. Car payments for Vehicle 1**

17a. \$ 162.03

**17b. Car payments for Vehicle 2**

17b. \$ 0.00

**17c. Other. Specify:**

17c. \$ 0.00

**17d. Other. Specify:**

17d. \$ 0.00

**18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).**

18. \$ 0.00

**19. Other payments you make to support others who do not live with you. Specify:**

19. \$ 0.00

**20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I, Your Income.**

**20a. Mortgages on other property**

20a. \$ 0.00

**20b. Real estate taxes**

20b. \$ 0.00

**20c. Property, homeowner's, or renter's insurance**

20c. \$ 0.00

**20d. Maintenance, repair, and upkeep expenses**

20d. \$ 0.00

**20e. Homeowner's association or condominium dues**

20e. \$ 0.00

**21. Other. Specify:**

21. +\$ 0.00

**22. Calculate your monthly expenses**

22a. Add lines 4 through 21.

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22c. Add line 22a and 22b. The result is your monthly expenses.

\$ 2,726.70

\$

\$ 2,726.70

**23. Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ 2,731.69

23b. Copy your monthly expenses from line 22c above.

23b. -\$ 2,726.70

23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.

23c. \$ 4.99

**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here: